

# Risky Business Newsletter



Your source for timely Benefits & Safety related news | Volume 4, Issue 3

"All you need is the plan - the road map - and the courage to press on to your destination." - Earl Nightingale

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## Open Enrollment

This year's open enrollment period is May 1 - June 28! All benefits-eligible employees should plan on attending a benefits presentation to learn more about the benefits and receive this year's Benefits Booklet. After attending a presentation, Colonial will schedule enrollment sessions with your department. **You must sit down with a Colonial Life Benefits Counselor for your One-on-One Enrollment Session even if you do not wish to make a change.**

Open Enrollment is your annual opportunity to enroll, cancel, and add or remove dependents to your benefits without a qualifying event.

### Changes you can make with Colonial:

- Healthcare and Dependent Care Flexible Spending Accounts
- Vision Plan
- Dependent Life Insurance
- Colonial Life Voluntary Products

### Group Health Plan changes are made in the Benefits Division.

Benefit changes not made during the open enrollment period can not be made unless you experience a qualifying event. Qualifying events include marriage, birth of a child, divorce, and loss of other coverage. You must make your changes within 30 days of experiencing a qualifying event.

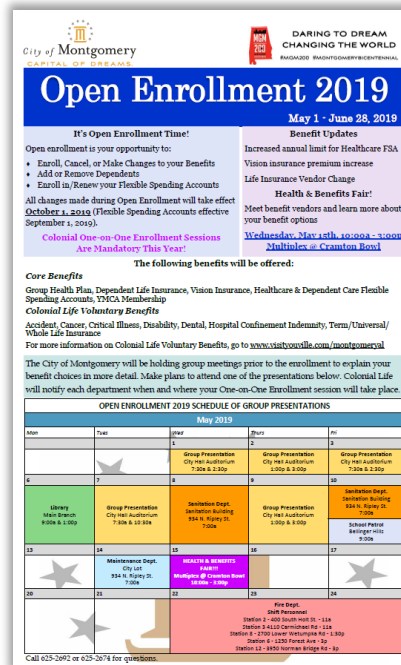
**Open Enrollment changes take effect October 1, 2019**

**Flexible Spending Accounts take effect September 1, 2019**

### What's New?

- We will be hosting the Health & Benefits Fair this year! More information on Page 3.
- Vision insurance premiums increase beginning October 1st
- Healthcare FSA limit increase beginning September 1st

Click the picture to view this year's Open Enrollment flyer and presentation schedule.



## New Employee Orientation

May 1st  
June 5th  
July 3rd

City/County  
Personnel Department  
8:30am

## In This Issue

### Open Enrollment

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### New CareHere Mobile App

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### How To Read Your BCBS Claim Statements

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### Health & Benefits Fair

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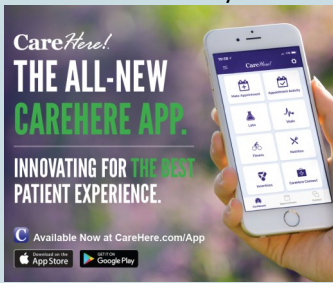
### What Is Stress?

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### Healthy Recipe

# New CareHere Mobile App

Click to view flyer



*CareHere has a new Mobile App!*

Bringing you an easy to use new dashboard, easier scheduling, appointments on your calendar, activity challenges, footstep tracker, and vital records.

**Download today!**

Click to view video



The All-New CareHere App

## How To Read Your BCBS Claim Statements



1 Month Day, Year

AO 55555-D00  
JOHN DOE  
123 ANY STREET  
ANY TOWN, AL 35000-0001

**Download our FREE mobile apps!**

Alabama Blue, Health Handbook, and myRx Planner. Simply search "Alabama Blue" on the App Store or Google Play Store.

### THIS IS NOT A BILL

Keep a summary for your records or review this and all claims at [www.bcbsal.com](http://www.bcbsal.com).

#### 2 Explanation of Benefits

a processed claim for **Jane Doe**, Claim Number XXX-XXXXXXXXXX

#### 3 Summary of Services provided on XX/XX/XXXX

Services provided by DOCTOR FEELGOOD

Submitted Charges	\$290.00	The amount billed for services provided on 03/14/2016.
What my Plan Paid	\$195.00	The total amount paid to JOHN DOE on XX/XX/XXXX.
Amount Owed to Provider	\$0.00	This is the amount you may owe after your discount and the amount your plan paid the provider of this service. The unpaid amount could be the result of a deductible being applied, having to pay a copay or a percentage of the covered amount, or the service is not covered by your plan. Any amount you paid to your provider when you received this service may reduce the amount that you owe.

A Claim Statement is generated every time you or a covered family member uses your health insurance plan. It provides an at-a-glance record of each occurrence, detailing how much was charged, how much your plan paid and how much you may owe.

- 1 The date the Claims Statement is generated appears here.
- 2 The name of the person who received services appears here. The claim number is unique to this occurrence.
- 3 The date services were received and name of the provider appears here.
- 4 This provides a summary of charges and payments for this occurrence.
- 5 This provides detailed charges and payments for this occurrence.
- 6 The charges the provider sent to BCBS.
- 7 The portion of the charges BCBS allowed.
- 8 The portion of the charges BCBS paid that were allowable.
- 9 The amount remaining you may owe the provider.
- 10 If further explanation is required, it is denoted here.

Even if you choose to receive mailed copies of Claim Statements, you may still view them online. Log into your myBlueCross account. Click "Claim Statements" under Manage My Contract. You have 24/7 access to two years of claims history.

Questions about your claim statements should be directed to BCBS Customer Service 1-800-828-6451.

### 5 Claim Detail

Provider of Service: DOCTOR FEELGOOD

Date of Service	Type of Service	Submitted Charges	Eligible Charges	What My Plan Paid	What You Owe	See Notes
XX/XX/XXXX	PREVENTIVE	\$112.00	\$80.00	\$80.00	\$0	01
XX/XX/XXXX	DIAGNOSTIC	\$75.00	\$48.33	\$48.33	\$0	01
XX/XX/XXXX	PREVENTIVE	\$46.00	\$30.00	\$30.00	\$0	01
XX/XX/XXXX	DIAGNOSTIC	\$57.00	\$36.67	\$36.67	\$0	01
Total		\$290.00	\$195.00	\$195.00	\$0	

# Health & Benefits Fair

May 15th 10a - 3p  
Multiplex at Cramton Bowl

Come Ask, Learn, and Engage at the Health and Benefits Fair! This year's fair will coincide with the Open Enrollment period. Representatives from benefit plan vendors will be available to talk with you and answer any of your questions.

The Benefits Division will also set up a booth this year. We will be raffling off one month free health insurance premiums! Yes, you read that right! Visit our booth to enter the raffle. One winner will be randomly selected at the end of the fair. You do not have to be present to win. Only one requirement to enter - you must be a contract-holder on the City's Group Health Plan!

## Lunch & Learn Sessions

This year we have three Lunch & Learn Sessions in which free lunch is provided to those who register.

**11:30a** - Hypertension by CareHere

**12:30p** - Stress Management by American Behavioral

**1:30p** - Social Security Benefits by Social Security Administration

Registration for a Lunch & Learn will be sent out with the official flyer. Stay tuned!

# Good to Know:

## What Is Stress?

May is Mental Health Month and in order to bring awareness to mental health, we have invited our EAP provider, American Behavioral, to the Health & Benefits Fair for a Lunch & Learn.

One thing we all can say we've experienced before is stress. But, what is stress exactly?

Stress is a feeling that people have when they are overloaded and struggling to cope with demands.

These demands can be related to finances, work, relationships, and other situations, but anything that poses a real or perceived challenge or threat to a person's well-being can cause stress.

Stress can be a motivator. It can be essential to survival. The "fight-or-flight" mechanism can tell us when and how to respond to danger. However, if this mechanism is triggered too easily, or when there are too many stressors at one time, it can undermine a person's mental and physical health and become harmful.

According to the annual stress survey conducted by the American Psychological Association (APA), average stress levels in the United States rose from 4.9 to 5.1 on a scale from 1 to 10 in 2015. The main reasons given are employment and money.

Attend the Lunch & Learn on May 15th to learn more about stress, its triggers, and how you can manage it.

[www.medicalnewstoday.com](http://www.medicalnewstoday.com)

# Healthy Recipe

## Sweet Potato Salad - 12 servings

**Prep time:** 25 minutes

Who says you can only use white potatoes for a potato salad? This dish will be a welcomed surprise at your next summer picnic.

### Ingredients:

- 3 large sweet potatoes (about 13oz each)
- 3 stalks celery, diced
- 2 green onions, sliced
- 4 slices turkey bacon
- 2 tablespoons olive oil
- 1 tablespoon apple cider vinegar
- 1/8 teaspoon ground black pepper
- 1/2 teaspoon garlic powder



### Nutritional Information per serving:

Calories.....	100
Total fat.....	3g
Saturated fat.....	0.5g
Cholesterol.....	less than 5mg
Sodium.....	95mg
Total Carbohydrate.....	16g
Dietary Fiber.....	2g
Total Sugars.....	5g
Protein.....	2g
Potassium.....	250mg

Source: Diabetes Food Hub

### Directions:

1. Peel sweet potatoes and cube. Place sweet potatoes in a large pot. Cover with water and bring to a boil. Boil until tender about 5-7 minutes. Drain potatoes and rinse with cold water; let cool.
2. While potatoes are cooking, cook bacon and chop.
3. In a small bowl, whisk together, olive oil, apple cider vinegar, pepper and garlic powder.
4. Place sweet potatoes in serving bowl and add celery, green onions and turkey bacon. Pour dressing over salad and toss until potatoes are coated. Serve cold.